

**UNITED STATES BANKRUPTCY COURT
FOR THE
EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

In the Matter of:

BEVERLY JEAN YOUNG

DEBTOR

VHDA

Movant

v.

Beverly Jean Young
and
Thomas P. Gorman, Trustee,

Chapter 13

Case No. 24-11871-KHK

**ANSWER AND REPORT OF TRUSTEE
TO RELIEF FROM STAY MOTION**

COMES NOW Thomas P. Gorman, the Chapter 13 Trustee named upon this Motion for Relief from Stay, and for his Answer and Report to this matter, submits the following.

(1) The Plan of this Chapter 13 Case was confirmed by the Court on May 16, 2025, and provides for payment of the secured creditor as follows:

- (a) Pre-petition arrearage claim of \$58,358.91 by monthly installments of \$1,458.98 from the payments made under this confirmed Plan.
- (b) Post-petition regular monthly payments directly by the Debtor.

(2) No record of Post-petition regular monthly installments is maintained by this Trustee; and he is without sufficient knowledge, information or belief to answer allegations of the Motion regarding failure of the Debtor to make such installments; and that this Trustee demands strict proof thereof.

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(3) The payments to date on the arrearage claim of this Secured Creditor are reflected opposite the name of the Secured Creditor on the attached periodic report of the accounts of this Chapter 13 case; and that such periodic report represents a true and correct statement of all receipts and disbursements in this Chapter 13 case to the date indicated.

(4) Trustee notes that the amount of the post-petition arrearages alleged (\$11,610.51) is slightly more than the amount (\$11,225.00) the Debtor has paid into the Plan so far.

AND HAVING FULLY ANSWERED, your Trustee prays for such disposition of this Motion as to this Court seems just.

Date: August 12, 2025

_____/s/ Thomas P. Gorman_____
Thomas P. Gorman
Chapter 13 Trustee
1414 Prince Street, Suite 202
Alexandria, VA 22314
(703) 836-2226
VSB 26421

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Answer & Report of Trustee was served via ECF to authorized users or mailed to counsel for the Movant and counsel for the Debtor, or to Debtor Pro Se, this 12th day of August, 2025.

_____/s/ Thomas P. Gorman_____
Thomas P. Gorman

INTERIM STATEMENT AS OF 08/12/2025

CASE NO: 24-11871-KHK

STATUS: BASE PLAN

DEBTOR: XXX-XX-9830

YOUNG, BEVERLY JEAN

AKA:

SCHEDULE: 1,565.00 MONTHLY

TOTAL PAID: 11,225.00

DATE FILED: 10/07/2024 1739 QUIETREE DR

CONFIRMED: 05/16/2025 RESTON, VA 20194

LATEST 341: 11/05/2024

PERCENTAGE: 1.000

ATTORNEY: DANIEL M. PRESS, ESQUIRE

CHUNG & PRESS, P.C.

6718 WHITTIER AVE. STE. 200

MCLEAN, VA 22101

Phone: 703 734-3800 Fax:

PLAN: 60 MONTHS

1st PAYMENT DUE: 11/2024

ON SCHEDULE: 11,155.00

Needed to Complete Base:

ACTUAL PAYMENTS: 11,225.00

BASE: 90,970.00

AMOUNT BEHIND: 0.00

79,745.00

LAST 12 TRANSACTIONS

Date	Source	Amount
07/30/25	PC	1,565.00
06/16/25	PC	1,565.00
05/07/25	PC	1,565.00
04/08/25	PC	1,565.00
03/10/25	PC	1,565.00
02/11/25	MO	100.00
02/11/25	MO	700.00
02/11/25	MO	800.00
12/31/24	MO	600.00
12/31/24	MO	1,000.00
11/29/24	MO	100.00
11/04/24	MO	100.00

DIRECT PAY

CLAIM	CRED NO	CREDITOR NAME	DISB CODE	CLASS	ARREARS	FIXED PAYMENT	SCHED AMOUNT	PAID BY TRUSTEE	BALANCE DUE	CLAIM STATUS
015	356494	JEFFREY B. THOMPSON	PRO	UNS	0.00	0.00	0.00	0.00	0.00	DIRECT
016	356495	MARTHA GRIGGS	PRO	UNS	0.00	0.00	0.00	0.00	0.00	DIRECT

PLAN AND FILED CLAIMS

CLAIM NO	CRED NO	CREDITOR NAME CLAIM REMARK	DISB CODE LAST DISB	CLASS PAY%	INT. BEGIN INT. RATE	FIX PAY ARREARS	ORG. CLAIM SCHED AMT	APPROVED TO BE PAID	PRIN. PAID INT. PAID	PRIN. DUE INT. DUE
001	355804	VHDA	FIX	SEC		1,458.98	58,358.91	58,358.91	0.00	58,358.91
				100.00		13,130.82	58,358.91	58,358.91	0.00	0.00
002	355804	VHDA	FIX	SEC		1,009.83	1,009.83	1,009.83	0.00	1,009.83
				100.00		0.00	1,009.83	1,009.83	0.00	0.00
003	317480	RESTON ASSOCIATION UNSECURED PORTION	PRO	UNS		0.00	894.45	894.45	0.00	8.94
				1.00		0.00	594.45	8.94	0.00	0.00
003	317480	RESTON ASSOCIATION APP	FIX	SEC	02/03/2025	214.59	2,656.06	2,656.06	396.65	2,259.41
			07/2025	100.00	8.5000	1,640.27	2,656.06	2,656.06	108.98	16.00
004	PORT	PORTFOLIO RECOVERY ASSOCIATES, L APP	FIX	SEC	02/03/2025	1,041.82	12,895.25	12,895.25	1,925.65	10,969.60
			07/2025	100.00	8.5000	7,963.43	12,895.25	12,895.25	529.12	77.70
005	349793	CAPITAL ONE BANK USA, N.A.	PRO	UNS		0.00	3,479.27	3,479.27	0.00	34.79
				1.00		0.00	3,479.27	34.79	0.00	0.00
006	349793	CAPITAL ONE BANK USA, N.A.	PRO	UNS		0.00	3,066.28	3,066.28	0.00	30.66
				1.00		0.00	3,066.28	30.66	0.00	0.00
007	349793	CAPITAL ONE BANK USA, N.A.	PRO	UNS		0.00	3,954.95	3,954.95	0.00	39.55
				1.00		0.00	4,124.95	39.55	0.00	0.00
008	LVNV	LVNV FUNDING LLC	PRO	UNS		0.00	455.71	455.71	0.00	4.56
				1.00		0.00	455.71	4.56	0.00	0.00
009	LVNV	LVNV FUNDING LLC	PRO	UNS		0.00	935.06	935.06	0.00	9.35
				1.00		0.00	935.06	9.35	0.00	0.00
010	356490	FAIRFAX ORAL & MAX SURGERY PC DISALLOWED PER ORD EOD 7/22/25	PRO-I	UNS		0.00	1,876.58	0.00	0.00	Closed
				1.00		0.00	1,699.75	0.00	0.00	
011	356491	JUSTIN P. SALOP	PRO	UNS		0.00	0.00	0.00	0.00	Not Filed
				1.00		0.00	431.50	0.00	0.00	
012	321970	MERRICK BANK	PRO	UNS		0.00	1,903.91	1,903.91	0.00	19.04
				1.00		0.00	1,903.91	19.04	0.00	0.00
013	356492	NG FCU	PRO	UNS		0.00	0.00	0.00	0.00	Not Filed
				1.00		0.00	140.00	0.00	0.00	
014	356493	WHISPER HILL CLUSTER ASSOC	PRO	UNS		0.00	0.00	0.00	0.00	Not Filed
				1.00		0.00	2,402.98	0.00	0.00	

** Creditor has not filed a Proof of Claim. Accumulated funds will be released to other creditors if no claim is filed with the U.S. Bankruptcy Court by the date of the scheduled Chapter 13 Review Meeting.

Claims with an A code in the DISB/CODE column are placed on hold and need to be resolved. NO disbursements are being made to the creditor.

This is a progress report only and should not be used to calculate a payoff.

Case Power® 12.5

INTERIM STATEMENT AS OF 08/12/2025

CASE NO: 24-11871-KHK

STATUS: BASE PLAN

DEBTOR: XXX-XX-9830

YOUNG, BEVERLY JEAN

SCHEDULE: 1,565.00 MONTHLY

PLAN AND FILED CLAIMS

<u>CLAIM NO</u>	<u>CRED NO</u>	<u>CREDITOR NAME</u> <u>CLAIM REMARK</u>	<u>DISB CODE</u> <u>LAST DISB</u>	<u>CLASS</u> <u>PAY%</u>	<u>INT. BEGIN</u> <u>INT. RATE</u>	<u>FIX PAY</u> <u>ARREARS</u>	<u>ORG. CLAIM</u> <u>SCHED AMT</u>	<u>APPROVED</u> <u>TO BE PAID</u>	<u>PRIN. PAID</u> <u>INT. PAID</u>	<u>PRIN. DUE</u> <u>INT. DUE</u>
799	264693	DANIEL M. PRESS, ESQUIRE	PRO 05/2025	ATY 100.00		0.00 0.00	6,637.00 6,637.00	6,110.00 6,110.00	6,110.00 0.00	0.00 0.00
Trustee Administrative Fees								673.50	673.50	
TOTALS:						3,725.22 22,734.52	96,246.68 99,091.16	96,393.18 81,850.44	9,105.80 638.10	72,744.64 93.70

	ADMIN	ATTORNEY	PRIORITY	SECURED	UNSECURED	OTHER		
SCHED AMOUNT:	0.00	6,637.00	0.00	74,920.05	17,534.11	0.00		
CLAIM AMOUNT:	0.00	6,110.00	0.00	74,920.05	146.89	0.00		
PAID BY TRUSTEE:	0.00	6,110.00	0.00	2,322.30	0.00	0.00		
PAID BY 3rd PARTY:	0.00	0.00	0.00	0.00	0.00	0.00		

SUB TOTAL:	0.00	0.00	0.00	72,597.75	146.89	0.00	DUE CREDITORS:	72,838.34
INTEREST DUE:	0.00	0.00	0.00	93.70	0.00	0.00	EXPECTED ADMIN:	4,554.72
CONTINUING:	0.00	0.00	0.00	0.00	0.00	0.00	LESS AVAILABLE:	1,481.10

BALANCE DUE:	0.00	0.00	0.00	72,691.45	146.89	0.00	APPROX BALANCE:	75,911.96

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